

Docket Number: 1034-01-PA
App. Ser. No. 09/650,045
Reply to Office action of September 21, 2005

Amendments to the Claims:

1-230 (Canceled)

Please cancel claims 231-278.

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Please add new claims 279 – 285.

279. (New) A computer implemented method for facilitating the allocation of proceeds of a business transaction over a network, the method comprising the steps of:

- 10 receiving an arrangement, the arrangement comprising:
an identity of a user acquiring at least one good, service, and information in the business transaction;
an identity of the at least one good, service, and information to be acquired;
15 an identity of a related provider of the at least one good, service, and information in the business transaction;
a payment to be made by the user to acquire the at least one good, service, and information;
an identity of at least one of a plurality of beneficiary groups to benefit
20 from the business transaction;
a business transaction proceeds allocation allocating a portion of the proceeds to the at least one of a plurality of beneficiary groups;
authorization from the user to effect the payment; and
executing the business transaction, pursuant to the arrangement, by causing the
25 delivery of the at least one good, service, and information to the user and causing a payment entity to distribute the proceeds of the business transaction to the related provider and the at least one of a plurality of beneficiary groups, pursuant to the business transaction proceeds allocation.

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280. The method of claim 279, wherein the business transaction proceeds allocation is based upon predetermined percentages stored in an information server.

5 281. The method of claim 279, wherein the network is selected from the group consisting of the Internet, a communication system, a wired connection, and a wireless connection.

10 282. The method of claim 279, wherein the business transaction proceeds allocation is selected from the group consisting of a fixed fee per transaction, a percentage allocation per transaction, and a per transaction arrangement.

283. The method of claim 279, wherein the business transaction is an on-line transaction.

15 284. The method of claim 279, wherein the business transaction is an off-line transaction.

20 285. The method of claim 279, wherein the payment entity is a credit card company or a merchant bank.